

# Office of Attorney General Terry Goddard



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FOR IMMEDIATE RELEASE

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## Consumer Advisory

### Terry Goddard Offers Consumer Tips, Web Page for Holiday Shopping

(Phoenix, Ariz. – Nov. 25, 2008) With the official start of the holiday shopping season coming on “Black Friday,” November 28, and “Cyber Monday”, December 1, Attorney General Terry Goddard today offered his top five tips for holiday shoppers.

“In this time of tight budgets for most Arizona families, it is especially important to be alert to scams and other consumer pitfalls this holiday season,” Goddard said.

Goddard also announced that his Office has launched a new page on his Web site, [www.azag.gov](http://www.azag.gov), which provides answers to common questions about holiday shopping, charitable giving and other Holiday Season consumer concerns. Shopping tips and alerts will be released and posted on the site each week throughout the Holiday Season.

#### Attorney General Terry Goddard’s Top 5 Tips for Holiday Shopping

##### **(1) Know what you are getting when you purchase gift cards**

Gift card purchases are largely “buyer beware,” but even companies that are going out of business must follow state and federal consumer protection laws. Under Arizona law, any gift card subject to an expiration date or fee must include a printed disclosure visible to the consumer before purchase. This year, consumers should also consider a company’s financial health before buying a gift card. Pay attention to how gift cards will be handled if the business closes its doors or files for bankruptcy.

**How to protect yourself:** Ask to read the gift card purchase agreement and make sure you understand all fees and expiration dates. If the gift card is store-specific, remember to ask if it can be used at other locations or for online purchases. Also, do some quick research, such as an Internet search, into a company’s financial health before purchasing a gift card to their stores. If you feel you were misled or deceived by a company, file a consumer complaint with the Attorney General’s Office at [www.azag.gov](http://www.azag.gov).

##### **(2) Bring advertisements for sales and “special deals” with you to the store**

Advertising a set of sales or “deals” and then failing to offer those special terms to consumers is deceptive advertising and is illegal in Arizona. Consumers using holiday sales and coupons should be careful that the specials advertised are the same in the stores.

**How to protect yourself:** Bring ads with you to the stores to see if prices charged match advertised prices. When checking out, watch the cash register display to be sure the scanned price matches the advertised or posted price. Check your receipt for accuracy before leaving the store. If you have pricing questions, ask to see the store’s pricing error policy.

**(3) Do online shopping at secure Web sites**

Using "secure" Web sites will help ensure that personal information, such as your name, address and credit card number, is transmitted to the merchant safely, without being intercepted by a third party.

**How to protect yourself:** Identify secure Web sites by looking for Web addresses that begin with "https" and look for a small padlock at the bottom of the page. Credit cards are still preferred over debit cards for online shopping security.

**(4) Watch out for restocking fees**

Some stores will charge you a percentage of the price for "restocking" an item that you return for refund or credit. These fees most often apply to larger purchases such as furniture, electronic equipment or appliances. If a business charges a restocking fee, it should disclose the fee in print advertising and promotional materials as well as post a clearly visible notice disclosing the fee and how consumers can obtain the full restocking fee policy.

**How to protect yourself:** Before making a purchase, ask if the store charges a restocking fee. If so, make sure you understand the full cost and restocking policy.

**(5) Save all receipts, warranties and service agreements**

Having printed copies of receipts, warranties and service agreements helps you negotiate any refunds or exchanges should you have a problem or decide to return the product.

**How to protect yourself:** Request warranties and service contracts in writing and save receipts from all of your purchases. Save these and bring them with you if you need a refund, exchange or repair.

**Holiday Consumer Web Page**

The Attorney General's Office just launched a holiday shopping Web page dedicated to helping consumers get the most enjoyment and value out of their holiday season shopping.

The site, which can be found by going to [www.azag.gov](http://www.azag.gov), includes a list of resources for holiday gift giving, tips to protect yourself from identity thieves and tools to research your charitable donations and ensure the gifts you buy are safe for those who receive them.

For more information, contact Anne Hilby at (602) 542-8019.

"Black Friday" is the day retailers hope to start turning a profit for the year, going from being in the "red" to the "black." And "Cyber Monday" recognizes the high volume of Internet sales that customarily happen the Monday following Thanksgiving.

If you believe you have been a victim of fraud, please contact the Attorney General's Office in Phoenix at 602.542.5763; in Tucson at 520.628.6504; or outside the Phoenix and Tucson metro areas at 1.800.352.8431. To file a complaint in person, the Attorney General's Office has satellite offices throughout the state with volunteers available to help. Locations and hours of operation are posted on the Attorney General's Web site, [www.azag.gov](http://www.azag.gov). Consumers can also file complaints online by visiting the Web site.

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